



As independent as you are.

We help our clients by evaluating their entire financial situation, and giving them strategies to work towards their financial goals. Our understanding of taxes, investments, retirement savings, estate planning, retirement distributions and cash management allow us to be comprehensive in working with our clients.

We help those who are still accumulating assets for retirement, as well as those in the distribution phase of their retirement lives. We meet regularly with our clients to review and adjust portfolios, and to address other financial issues.

Services:

1. **Financial Planning:** We carefully review all your financial data, making appropriate recommendations in helping you pursue your life goals. This will include help with your portfolio, retirement planning issues, income tax considerations and risk management. We also help our clients with college savings decisions.
2. **Portfolio Management and Investments:** Review of your risk tolerance and asset allocation, as well as the investments within your portfolio. We can help you with a variety of choices such as stocks, bond, mutual funds and annuities.
3. **Retirement Accumulation Planning:** We will help you with decisions regarding your 401(k), 403 (b), Simple, SEP, and IRA (Traditional vs. Roth) while you are working and contributing to these plans. Our focus when you change jobs or retire will be to help you bring those assets you have worked so hard to accumulate under your control and we will then help you make decisions regarding those assets that will be consistent with your financial plan.
4. **Estate Planning:** We work with attorneys to develop and implement an estate plan that address your personal priorities as well tax considerations.*
5. **Retirement Distribution Strategies:** We will assist your in creating an income stream, considering how to make it last, the order of withdrawal and the tax implications of these decisions. Issues of leaving a legacy, philanthropic gifting strategies and providing for grandchildren or even great-grandchildren are all part of our services we provide for our clients.
6. **Risk Management:** We can help you obtain Life, Disability and Long-term care insurance.
7. **Tax Planning:** Selling properties, inheriting assets such as stocks or other financial instruments, and decisions regarding passing investments from one generation to the next often have significant tax ramifications associated with those transactions. We will walk you through the process from planning to implementation to avoid pitfalls that may otherwise occur.

No investment strategy, such as asset allocation can guarantee a profit or protect against loss in periods of declining values.

Office Location:

We are conveniently located just off I-205 near Clackamas Town Center. Our office has ample convenient parking and is fully accessible.

Two Town Center, 10135 SE Sunnyside Rd, Suite 210
Clackamas, OR 97015

Phone: 503/353-9700
Fax: 503/353-9711



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Credentials:

Karen J. Day is registered and licensed in four different areas. She is uniquely qualified to look at your whole financial picture, making comprehensive recommendations based on these areas of expertise. Karen graduated with honors from Houghton College in N.Y. with a BA in Business Administration.

1. **CERTIFIED FINANCIAL PLANNER™** professional. Karen has earned one of the most prestigious designations available among financial planners. She is also member of the Financial Planning Association.
2. **Securities Registrations:** These allow Karen to buy and sell investment for her clients. She is registered in General Securities (Series 7), Municipal Securities Supervisor (Series 53), Uniform Securities Agent (Series 63), General Securities Principal (Series 24 held through LPL Financial) and Uniform Investment Advisor (Series 65 held through Householder Group Estate & Retirement Specialists).
3. **Licensed Tax Consultant:** Ms. Day Earned the top score on her Oregon Licensed Tax Consultant examination. In addition, she is also an Enrolled Agent which is the only federal designation conferred by the IRS which allows her to represent her client in an IRS audit.
4. **Insurance Licenses:** Karen is licensed in Oregon, Washington and Arizona for Life, Health, Disability and Long Term Care insurance.

Lisa Kachel is registered and licensed in three different areas. She is uniquely qualified to look at your whole financial picture, making comprehensive recommendations based on these areas of expertise. Lisa graduated from Pacific University in OR with a BA in Business Administration.

1. **CERTIFIED FINANCIAL PLANNER™** professional. Lisa also earned one of the most prestigious designations available among financial planners.
2. **Securities Registrations:** These allow Lisa to buy and sell investment for her clients. She is registered in General Securities (Series 7 held through LPL Financial), Uniform Combined [Securities Agent & Investment Advisor] (Series 66 held through Householder Group Estate & Retirement Specialists).
3. **Insurance Licenses:** Lisa is licensed in Oregon, Washington and Kansas for Life, Health, Disability and Long Term Care insurance.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through Householder Group Estate and Retirement Specialists LLC., a registered investment advisor and separate entity from LPL Financial.

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*Householder Group Estate & Retirement Specialists and LPL Financial do not provide legal or tax advice or services. Please consult your legal advisor regarding your specific situation.